

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**☐ Valuation of Security☐ Assumption of Executory Contract or Unexpired Lease☐ Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**In Re: **Christopher John Hester, Sr.  
Rosalia Hester**Case No.: **18-16279**Judge: **SLM**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**☐ Original☐ Motions Included☒ Modified/Notice Required☐ Modified/No Notice RequiredDate: **10/14/2020**THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney DLS Initial Debtor: CJH Initial Co-Debtor R H

**Part 1: Payment and Length of Plan**

a. The debtor shall pay 780.00 Monthly to the Chapter 13 Trustee, starting on 780.00 for approximately 29 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings  
☒ Other sources of funding (describe source, amount and date when funds are available): \$23,400 has been paid into the plan

c. Use of real property to satisfy plan obligations:

☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection**

☒ NONE

a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
<b>Scura, Wigfield, Heyer, Stevens &amp; Cammarota LLP</b>	<b>Administrative Fees</b>	<b>Amount to be determined by further application to the court</b>

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

- ☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been

assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-							
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☐ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Volkswagen Credit, Inc.	2017 Volkswagen Jetta (leased Vehicle)	0	\$4,600

**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

Creditor

Central -mortgage on residence

Chase Auto Finance- Auto loan

**g. Secured Claims to be Paid in Full Through the Plan ☒ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
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**Part 5: Unsecured Claims ☐ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☒ Not less than \$ 38,856.00 to be distributed *pro rata*
- ☐ Not less than \_\_\_ percent
- ☐ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed**

with the Clerk of Court when the plan and transmittal notice are served.

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C.

Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification** ☐ **NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified:.

Explain below <b>why</b> the plan is being modified:	Explain below <b>how</b> the plan is being modified:
Plan is being modified to add the surrender of leased vehicle	Part4c surrender of leased vehicle was added;Part 6 Leased vehicle was removed from plan as the vehicle is being surrendered

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: <u>October 14, 2020</u>	<u>/s/ Christopher John Hester, Sr.</u> Christopher John Hester, Sr. Debtor
Date: <u>October 14, 2020</u>	<u>/s/ Rosalia Hester</u> Rosalia Hester Joint Debtor
Date: <u>October 14, 2020</u>	<u>/s/ David L. Stevens</u> David L. Stevens 030732010 NJ Attorney for the Debtor(s)

In re:  
Christopher John Hester, Sr.  
Rosalia Hester  
Debtor(s)

Case No. 18-16279-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Oct 16, 2020

Form ID: pdf901

Total Noticed: 68

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Christopher John Hester, Sr., Rosalia Hester, 3 Third Street, Butler, NJ 07405-1015
cr	+ VW Credit, Inc., P.O. Box 340514, Tampa, FL 33694-0514
517424604	+ Aes/wells Fargo, Po Box 61047, Harrisburg, PA 17106-1047
517580429	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517575961	CACH, LLC its successors and assigns as assignee, of LendingClub Corporation, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517480107	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517424612	+ Citibank North America, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
517424613	+ Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
517474335	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
518011171	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
518011172	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408, Educational Credit Management Corporatio, P.O. Box 16408 St. Paul, MN 55116-0408
517424621	+ First Premier Bank, Po Box 5524, Sioux Falls, SD 57117-5524
517465795	+ Granite State Management &, Resources, PO Box 3420, Concord, NH 03302-3420
517569103	+ HomeBridge Financial Services, Inc., c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
517424622	+ Jn Portfolio Debt Equities, LLC, Attn: Bankruptcy, 5757 Phantom Dr. Ste 225, Hazelwood, MO 63042-2429
517424628	+ New Hampshire Higher Ed/Granite State Mg, Attn: Bnakruptcy, 4 Barrell Court, Concord, NH 03301-8543
517938147	+ New Penn Financial, LLC d/b/a Shellpoint Mortgage, Servicing, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
517885291	New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675
517885292	New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint, P.O. Box 10675 Greenville, SC 29603-0675
517517614	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
517424629	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, New Jersey Division of Taxation, Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245, Trenton, NJ 08695
517424634	+ Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
518700722	+ U.S. Department of Education, P.O. Box 4414, Portland, OR 97208-4414
517513822	+ VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
517424637	+ WFFNB/Bobs Discount Furniture, Po Box 10438, Des Moines, IA 50306-0438
517528201	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 26

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 16 2020 21:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 16 2020 21:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark

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			Center, Suite 2100, Newark, NJ 07102-5235
517424605	Email/Text: ebn@americollect.com	Oct 16 2020 21:59:00	Americollect Inc, Po Box 1566, 1851 S Alverno Rd, Manitowoc, WI 54221
517424607	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 16 2020 22:25:44	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517424608	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 16 2020 22:24:30	Capital One Na, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517424609	+ Email/Text: clientservices@credit-control.com	Oct 16 2020 21:59:00	Central Loan Admin & R, Po Box 77404, Ewing, NJ 08628-6404
517424610	+ Email/Text: bk.notifications@jpmchase.com	Oct 16 2020 21:58:00	Chase Auto Finance, National Bankruptcy Dept, 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004-1071
517424614	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 16 2020 21:58:00	Comenity Bank/Avenue, Po Box 182125, Columbus, OH 43218-2125
517424615	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 16 2020 21:58:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517424616	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 16 2020 21:58:00	Comenity Bkl/Ulta, Po Box 182125, Columbus, OH 43218-2125
517424617	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 16 2020 21:58:00	Comenitycapital/bjsclb, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
517424618	+ Email/Text: convergent@ebn.phinsolutions.com	Oct 16 2020 22:00:00	Convergent Outsourcing, Inc, Po Box 9004, Renton, WA 98057-9004
517424619	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 16 2020 22:25:46	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
517984249	Email/Text: bnc-quantum@quantum3group.com	Oct 16 2020 21:58:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517558324	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 16 2020 22:25:20	Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517424611	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 16 2020 22:24:29	Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517424623	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 16 2020 21:57:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
517577963	Email/PDF: resurgentbknotifications@resurgent.com	Oct 16 2020 22:25:54	LVNV Funding LLC C/O Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675
517575920	Email/PDF: resurgentbknotifications@resurgent.com	Oct 16 2020 22:24:39	LVNV Funding, LLC its successors and assigns as, assignee of LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517424625	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 16 2020 22:25:17	LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497
517424624	+ Email/Text: bk@lendingclub.com	Oct 16 2020 22:00:00	Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
517464570	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 16 2020 21:59:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
517424626	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 16 2020 21:59:00	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
517424627	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 16 2020 21:59:00	Midland Funding, 2365 Northside Drive, Ste. 300, San Diego, CA 92108-2709
517424630	+ Email/Text: bnc@nordstrom.com		



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		Oct 16 2020 21:57:15	Nordstrom FSB, Attn: Bankruptcy Department, Po Box 6555, Englewood, CO 80155-6555
517424631	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 16 2020 22:25:50	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
517524433	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 16 2020 22:25:13	Portfolio Recovery Associates, LLC, c/o Ae0 Inc, POB 41067, Norfolk VA 23541
517519497	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 16 2020 22:25:13	Portfolio Recovery Associates, LLC, c/o Gap, POB 41067, Norfolk VA 23541
517519500	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 16 2020 22:25:13	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
517576421	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 16 2020 22:25:51	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517519501	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 16 2020 22:24:35	Portfolio Recovery Associates, LLC, c/o Tjx, POB 41067, Norfolk VA 23541
517519498	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 16 2020 22:25:13	Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541
517572048	+ Email/Text: JCAP_BNC_Notices@jcap.com	Oct 16 2020 21:59:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517564418	Email/Text: bnc-quantum@quantum3group.com	Oct 16 2020 21:58:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517558323	Email/Text: bnc-quantum@quantum3group.com	Oct 16 2020 21:58:00	Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
517564460	Email/Text: bnc-quantum@quantum3group.com	Oct 16 2020 21:58:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517429359	+ Email/PDF: gecsed@recoverycorp.com	Oct 16 2020 22:25:39	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517424632	+ Email/PDF: gecsed@recoverycorp.com	Oct 16 2020 22:25:01	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517424633	+ Email/PDF: gecsed@recoverycorp.com	Oct 16 2020 22:24:25	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517580010	+ Email/Text: bncmail@w-legal.com	Oct 16 2020 21:59:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517424636	+ Email/Text: vci.bkcy@vwcredit.com	Oct 16 2020 21:59:00	Volkswagen Credit, Inc, Po Box 3, Hillsboro, OR 97123-0003
517572809	+ Email/Text: ebn@americollect.com	Oct 16 2020 21:59:00	WAYNE VALLEY IMAGING, C/O AMERICOLLECT INC, PO BOX 1566, MANITOWOC, WI 54221-1566

TOTAL: 42

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517938148		New Penn Financial, LLC d/b/a Shellpoint Mortgage, Servicing, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint
cr	*+	U.S. Department of Education, P.O. Box 4414, Portland, OR 97208-4414
517424620	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222, address filed with court:, Dsnb Bloomingdales, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
517424635	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222, address filed with court:,

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517532598	*+	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
517592568	*P++	MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011
		STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court:, State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
517424606	##+	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
jdb	*+	Rosalia Hester, 3 Third Street, Butler, NJ 07405-1015

TOTAL: 1 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 18, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 14, 2020 at the address(es) listed below:**

Name	Email Address
David L. Stevens	on behalf of Debtor Christopher John Hester Sr. dstevens@scura.com, ecfbkfilings@scuramealey.com;lrichard@scura.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;martinezcr93878@notify.bestcase.com
David L. Stevens	on behalf of Joint Debtor Rosalia Hester dstevens@scura.com ecfbkfilings@scuramealey.com;lrichard@scura.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;martinezcr93878@notify.bestcase.com
Gavin Stewart	on behalf of Creditor VW Credit Inc. bk@stewartlegalgroup.com
Kevin Gordon McDonald	on behalf of Creditor HomeBridge Financial Services Inc. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6